

BAXTER CREDIT UNION
340 North Milwaukee Avenue
Vernon Hills, IL 60061

VISA PLATINUM CASHBACK
CREDIT CARD ACCOUNT OPENING DISCLOSURE

This Addendum is incorporated into and becomes part of your LOANLINER® Consumer Credit Card Agreement.

Please keep this attached to your LOANLINER® Consumer Credit Card Agreement.

Interest Rates and Interest Charges

Annual Percentage Rate (APR) for Purchases 12.25% This APR will vary with the market based on the Prime Rate.

APR for Cash Advances 12.25% This APR will vary with the market based on the Prime Rate.

APR for Balance Transfers 12.25% This APR will vary with the market based on the Prime Rate.

Paying Interest Your due date is at least 25 days after the close of each billing cycle.

We do not charge you interest on purchases if you pay your entire balance by the due date each month.

We will begin charging interest on cash advances and balance transfers on the transaction date.

For Credit Card Tips from the Federal Reserve Board To learn more about factors to consider when applying for or using a credit card, visit the Web site of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>.

Fees

Transaction Fees

-Cash Advance Fee \$5.00 or 3.00% of the amount of each cash advance, whichever is greater (maximum fee: \$50.00)

-Currency Conversion and International Transaction Fee 1.00% of each transaction in U.S. dollars

Penalty Fees

-Late Payment Fee Up to \$25.00

-Over-the-Credit-Limit Fee Up to \$25.00 (if applicable)

-Returned Payment Fee Up to \$25.00

How We Will Calculate Your Balance. We use a method called “average daily balance (including new purchases).”

See your account Agreement for more details.

Billing Rights.

Information on your rights to dispute transactions and how to exercise those rights is provided in your account Agreement.

OTHER DISCLOSURES

Late Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less, your payment is not received by your next statement closing date. The next statement closing date varies by month from 4-6 days after your payment due date.

Over-the-Credit Limit Fee \$25.00 or the amount of the transaction exceeding your credit limit, whichever is less.

Returned Payment Fee \$25.00 or the amount of the required minimum payment, whichever is less.

Statement Copy Fee \$2.00

Rush Fee (Next Business Day) \$30.00

Rush Fee (Second Business Day) \$20.00

Periodic Rates.

The Purchase APR is 12.25% which is a monthly periodic rate of 1.0208%.

The Cash Advance APR is 12.25% which is a monthly periodic rate of 1.0208%.

The Balance Transfer APR is 12.25% which is a monthly periodic rate of 1.0208%.

Variable Rate.

The Annual Percentage Rate will be based on the Prime Rate as published in The Wall Street Journal Money section (Index) plus a margin between 7 and 16.65% based on your credit profile. The Annual Percentage Rate is subject to change each time there is a change in the Index and will be effective on the first day of the next statement cycle. If the index is no

longer available, the Credit Union will choose a new index which is based upon comparable information.

The Annual Percentage Rate will never be greater than 20.00%. Any increase in the Annual Percentage Rate will take the form of additional payments shown as Total Minimum Payments on the statement.

Margin.

Purchases will be charged at 9.00% above the Index.

Cash advances will be charged at 9.00% above the Index.

Balance transfers will be charged at 9.00% above the Index.
